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| Information to identify the case: | | |
| Debtor 1: | Eric Alvarez | Social Security number or ITIN: xxx-xx-3972 |
| | First Name Middle Name Last Name | EIN: -- |
| Debtor 2: | Corinna V Marotta | Social Security number or ITIN: xxx-xx-5757 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: -- |
| United States Bankruptcy Court: | District of New Jersey | Date case filed for chapter: 13 10/12/23 |
| Case number: | 23-18905-CMG | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|--|--|---|
| 1. Debtor's full name | Eric Alvarez | Corinna V Marotta |
| 2. All other names used in the last 8 years | | |
| 3. Address | 544 Frank Applegate Road Jackson, NJ 08527 | 544 Frank Applegate Road Jackson, NJ 08527 |
| 4. Debtor's attorney Name and address | James J. Cerbone 2430 Highway 34, Building B Suite 22 Wall, NJ 08736 | Contact phone (732) 681-6800 Email: cerbonelawfirm@aol.com |
| 5. Bankruptcy trustee Name and address | Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853 | Contact phone (609) 587-6888 www.russotrustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856 | 402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/8/23 |
| THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED AN AMENDMENT TO THE PETITION | | |

For more information, see page 2

| | | |
|--|--|---|
| <p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p> | <p>November 30, 2023 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> | <p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830 For additional meeting information go to https://www.justice.gov/ust/moc</p> |
| <p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | <p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | <p>Filing deadline: 1/29/24</p> |
| | <p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> | <p>Filing deadline: 1/7/24 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p> |
| <p>9. Filing of plan</p> | <p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/3/24 at 10:00 AM, Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507</p> | |
| <p>10. Creditors with a foreign address</p> | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | |
| <p>11. Filing a chapter 13 bankruptcy case</p> | <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p> | |
| <p>12. Exempt property</p> | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p> | |
| <p>13. Discharge of debts</p> | <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> | <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p> |

In re:
Eric Alvarez
Corinna V Marotta
Debtors

Case No. 23-18905-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 08, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Eric Alvarez, Corinna V Marotta, 544 Frank Applegate Road, Jackson, NJ 08527-4221 |
| 520050508 | + FNB Omaha, PO Box 3142, Omaha, NE 68103-0142 |
| 520050506 | + First Atlantic FCU, 468 Industrial Way, Eatontown, NJ 07724-2210 |
| 520050509 | + Frederic I Weinberg & Associates, 1200 Laurel Oak Road ste 104, Voorhees, NJ 08043-4317 |
| 520050511 | Lamont Hanley & Associates, PO Box 179, Manchester, NH 03105-0179 |
| 520050520 | United Wholesale Mortgage, Attn: Bankruptcy, 585 South Boulevard East, Jackson, NJ 08527 |
| 520050521 | + Utica First Insurance Company, 5981 Airport Road, Oriskany, NY 13424-3931 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| aty | Email/Text: cerbonelawfirm@aol.com | Nov 08 2023 20:48:00 | James J. Cerbone, 2430 Highway 34, Building B, Suite 22, Wall, NJ 08736 |
| tr | Email/Text: bnc@russotrustee.com | Nov 08 2023 20:49:00 | Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Nov 08 2023 20:49:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Nov 08 2023 20:49:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520050497 | Email/PDF: bncnotices@becket-lee.com | Nov 08 2023 21:01:54 | American Express, PO Box 1270, Newark, NJ 07101-1270 |
| 520050498 | EDI: BANKAMER.COM | Nov 09 2023 01:39:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019 |
| 520050499 | + EDI: TSYS2 | Nov 09 2023 01:39:00 | Barclay Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014 |
| 520050501 | + EDI: CITICORP.COM | Nov 09 2023 01:39:00 | Citibank, PO Box 790040, Saint Louis, MO 63179-0040 |
| 520050502 | + Email/PDF: pa_dc_claims@navient.com | Nov 08 2023 20:51:22 | Department of Education/aidvantage, PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 520050503 | Email/Text: bknotice@ercbpo.com | Nov 08 2023 20:49:00 | ERC, PO Box 23870, Jacksonville, FL 32241-3870 |
| 520063059 | Email/Text: collecadminbankruptcy@fnni.com | Nov 08 2023 20:49:00 | First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, Ne 68197 |
| 520050507 | Email/Text: collecadminbankruptcy@fnni.com | Nov 08 2023 20:49:00 | First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557 |
| 520050504 | + Email/Text: data_processing@fin-rec.com | | |

District/off: 0312-3

User: admin

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Date Rcvd: Nov 08, 2023

Form ID: 309I

Total Noticed: 31

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|-----------|--|----------------------|--|
| | | Nov 08 2023 20:49:00 | Financial Recovery Services, PO Box21405, Saint Paul, MN 55121-0405 |
| 520050510 | + EDI: CITICORP.COM | | |
| | | Nov 09 2023 01:39:00 | Home Depot Credit Services, PO Box 790040, Saint Louis, MO 63179-0040 |
| 520050513 | Email/Text: EBN@Mohela.com | | |
| | | Nov 08 2023 20:49:00 | Mohela/Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005 |
| 520050512 | ^ MEBN | | |
| | | Nov 08 2023 20:44:18 | McCarthy Burgess & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807 |
| 520050514 | + EDI: NAVIENTFKASMSERV.COM | | |
| | | Nov 09 2023 01:39:00 | Navient, PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 520065841 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | | |
| | | Nov 08 2023 20:48:00 | Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961 |
| 520050516 | EDI: PRA.COM | | |
| | | Nov 09 2023 01:39:00 | Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502 |
| 520050518 | EDI: RMSC.COM | | |
| | | Nov 09 2023 01:39:00 | SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064 |
| 520050517 | + Email/Text: bankruptcy@bbandt.com | | |
| | | Nov 08 2023 20:49:00 | Sheffield Financial, 2554 Lewisville Commons, Clemmons, NC 27012-8110 |
| 520057191 | Email/Text: bankruptcy@bbandt.com | | |
| | | Nov 08 2023 20:49:00 | Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847 |
| 520050519 | EDI: TDBANKNORTH.COM | | |
| | | Nov 09 2023 01:39:00 | TD Bank NA, Attn Bankruptcy, 1701 Route 70 East, Cherry Hill, NJ 08003 |
| 520061881 | ^ MEBN | | |
| | | Nov 08 2023 20:43:32 | TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931 |

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 520050500 | *+ | Barclay Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014 |
| 520050505 | *+ | Financial Recovery Services, PO Box21405, Saint Paul, MN 55121-0405 |
| 520050515 | *+ | Navient, PO Box 9500, Wilkes Barre, PA 18773-9500 |

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed

District/off: 0312-3

User: admin

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Date Rcvd: Nov 08, 2023

Form ID: 309I

Total Noticed: 31

below:

| Name | Email Address |
|------------------|---|
| Albert Russo | docs@russotrustee.com |
| James J. Cerbone | on behalf of Joint Debtor Corinna V Moratta cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com |
| James J. Cerbone | on behalf of Debtor Eric Alvarez cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4